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Consumer needs

ASSESSMENTS OF CONSUMER NEEDS: AN ANNOTATED BIBLIOGRAPHY OF RECENT RESEARCH

Planning and Analysis
Program Support Branch
Alberta Consumer and
Corporate Affairs

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RECENT RESEARCH

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July, 1979

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ASSESSMENTS OF CONSUMER NEEDS: AN ANNOTATED BIBLIOGRAPHY OF RECENT RESEARCH

1. Introduction

The case for consumer education rests on the assumption that man is a rational decision maker. Consumers will seek out the information they need in order to make a purchasing decision, and therefore the quantity of information supplied affects directly the quality of choice.

But it is becoming evident that economic costs and benefits are not the only factors weighed in making buying decisions; the entire range of social and psychological variables influences choice. Consumer education is responding by targeting its efforts more precisely to individual characteristics. A useful guide to the steps involved in shifting emphasis from the general to the specific is provided by Stephen Brown and Parks Dimsdale, Junior.[1]

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[1] "Consumer Information: Toward an Approach for Effective Knowledge Dissemination," Journal of Consumer Affairs, 7 (1973), pp. 55-60.

Their program for evaluation of needs includes these processes:

1. Determine the kinds of information being used in decision making by all major categories of the consuming public, i.e. senior citizens, the poor, young married couples, ethnic groups.

2. Assess the degree of competency of each of these groups in dealing with business terms, situations, and problems.

3. Make an inventory of those consumer education programs which relate to the information gathered in the first two steps.

4. Evaluate the most appropriate vehicles for communicating the necessary information to the individuals studied.

5. Use groups of professionals (from government, business, and education) to create programs for the needs of individual consumers. The aim of these programs should be to provide an understanding of relevant terminology, awareness of the buying environment, and knowledge required to ensure satisfaction with the choice of good or service.

6. Create a mechanism for feedback from these education efforts.

This paper results from a literature search of surveys concerning the first two steps in the process - what consumers know, need to know, want to know, or should know. Included are reports on research conducted in North America within the last five years. The annotations are listed in alphabetical order by author.

2. Annotated Bibliography

Alberta Consumer and Corporate Affairs
Management Secretariat, Research Section
"How Do Consumers Manage Problems"
July, 1978

PURPOSE: This is a pilot study to determine the extent of consumer problems beyond those reported to Alberta Consumer and Corporate Affairs.

METHOD: A telephone survey of 260 people in Edmonton, done during the summer of 1977.

RESULTS:
- -More than 57% had no problem to report.
- -Major concerns reported were, first, appliances, followed by cars and home improvements.
- -Poor service or repair accounted for 80% of difficulties, followed by prices and quality.
- -The oldest group reported the fewest problems; less than one in three senior citizens reported difficulties.
- -The better-educated and more affluent groups reported the most problems.
- -Less than 10% of problems were reported to third parties, such as the Better Business Bureau or government agencies. Over two-thirds of difficulties were never resolved to the consumer's satisfaction.
- -60% of respondents felt public consumer education was desirable.

FOLLOW-UP: A more comprehensive survey was done in the summer and fall of 1978; results will be forthcoming.

Andreasen, Alan

"The Differing Nature of Consumers in the Ghetto" Journal of Consumer Affairs, 10 (Winter, 1976), pp. 179-191.

PURPOSE: The paper argues that ghetto consumer problems are qualitatively different than those concerning the middle-class, white-dominated consumer movement.

EVIDENCE: -Ghetto residents differ from the "rational" consumer in credit use (much higher), shopping behaviour (price comparison less important because credit terms are more relevant than price), and access to markets (difficult to shop outside ghetto due to racial discrimination, lack of transportation).

-The ghetto market structure differs from that of most shopping areas.

-Ghetto merchants tend to be more exploitative than most businesses.

CONCLUSION: The real problems of the ghetto - unemployment and discrimination - are beyond the scope of the present consumer movement. Consumer advocates should encourage ghetto residents to form their own movement to suit their own needs.

Ash, Steven B.
"Comprehensive Study of Consumer Satisfaction with Durable Products"
Advances in Consumer Research, Volume V, pp. 254-259.

PURPOSE: This paper reports on part of a larger study done at the University of Indiana under the direction of Professor Ralph Day (see page 17). It is a pilot study done for the Federal Trade Commission into the topic of consumer satisfaction/dissatisfaction.

METHOD: The drop-off, pick-up system was used in Bloomington, Indiana. The questionnaires asked consumers about 67 durable products - whether any had been purchased recently, how important the products were to the household, and how satisfied the respondents were with the item. One hundred and nineteen useable questionnaires were collected.

RESULTS: The preliminary results are summarized in four tables in the text. Due to the small number of responses, reported rates of dissatisfaction probably do not have statistical reliability.

Ash, Steven B. "Consumer Satisfaction, Dissatisfaction and Complaining Behaviour with Durable Products"
Ph.D. thesis, 1978, Indiana University,
Graduate School of Business

PURPOSE: This thesis expands on Ash's paper (above).

METHOD: The same as described above, with 289 respondents.

RESULTS:
- -Cars were responsible for the highest dissatisfaction; entertainment, recreation, and education products the lowest. Overall, 5.2% of respondents were dissatisfied with a purchase.
- -Product quality and workmanship were the usual sources of dissatisfaction.
- -In 63% of cases, some action was taken to resolve the concern.

Best, Arthur and Andreasen, Alan

Talking Back to Business: Voiced and Unvoiced Consumer Complaints

Centre for the Study of Responsive Law, 1976.

PURPOSE: The study reports the reaction of urban families to purchases of 34 common household items.

METHOD: A telephone survey was made in 34 U.S. cities during February and March, 1975. There were 2,419 respondents, most of them female.

RESULTS:
- About 25% of people had experienced difficulties in purchasing. Less than half of these reported an actual problem, the remainder indicated ways in which the purchase could have been better.
- Consumers complain in about one of every three situations of dissatisfaction.
- Businesses respond favourably to about half those complaints registered.
- Overall, people display a rational pattern of complaint. They gripe more about costly problems or clear-cut issues.
- Poor people are less likely to notice problems or complain.
- Only 0.6% of complaints were referred to government consumer agencies for resolution.

RECOMMENDATIONS:
- The report advises that consumers be educated in complaint procedures, that more consumer advisors be trained, and that action groups be created to present viewpoints on issues that are not now expressed.

Brown, Stephen W. and Richardson, Lee

The Unique Problems of Low-Income Consumers

Occasional Paper No. 15, September, 1973

Division of Research

College of Business Administration,

Louisiana State University

PURPOSE: The paper examines the special characteristics of poor, rural, elderly, and native consumers.

RESULTS:

-Low-income consumers do not follow the basic rules of consumerism - they do not buy the best quality possible at low prices, they do not plan for the long term, they do not consult third-party agencies for help.

-Senior citizens face problems due to their fixed incomes, the youth orientation of most markets, their physical handicaps, and their exposure to more "quacks" than most consumers.

-Rural consumer problems are typified by dependence on door-to-door salesmen, and a lack of convenient consumer aid.

-Indians' major concern is malnutrition; another difficulty is a lack of choice in their markets.

Burton, Dr. John and Hennon, Charles
"Consumer Education Programs for the Elderly"
Proceedings of the 24th Annual Conference
American Council on Consumer Interests, 1978, p. 154

PURPOSE: The paper determines the major consumer concerns of elderly people.

METHOD: A needs assessment team, consisting of a sociologist, gerontologist, and consumer specialist, drew up a list of likely concerns. Personal interviews, about one hour in length, were conducted with 322 senior citizens (55 and over) in Salt Lake City, Denver, Missoula, Montana, and Cedar City, Utah. All those interviewed belonged to senior citizen organizations; a high proportion were poor. The survey was conducted between December, 1976 and February, 1977.

RESULTS:
- -Of the 32 concerns listed, utilities and food were the major problems (results could be influenced by testing during a severe winter, which boosted fuel bills).
- -The usual reason for concern was cost, instead of quality or service.
- -Respondents were unwilling to admit instances of fraud.
- -The greatest need expressed was good health, not financial need.
- -Respondents also ranked consumer areas about which they would like more information, and through which medium they would like the information provided.

Claxton, John and Ritchie, J.R. Brent

Consumers' Perceptions of Prepurchase Shopping Problems and Solutions, 3 Volumes.

Consumer Choice Research Program Working Report, 1977

PURPOSE: The study was commissioned by Consumer and Corporate Affairs Canada in order to learn more about the problems faced in making major purchases.

METHOD: The Nominal Group Technique was used to conduct 2 1/2 to 3-hour interviews with 224 urban consumers from Canada's five regions. Interviews were conducted in Quebec City (52), Vancouver (46), Regina (43), Ottawa (43), and Halifax (40).

RESULTS:

-The report provides opinions on the difficulties of shopping for auto repairs, home repairs, furniture and appliances, clothing, and groceries (listed in order of perceived importance).

-Price was found to be the origin of most problems, followed by quality, lack of knowledge of sales staff, lack of integrity, and low competence by repair workers.

-The survey found most respondents highly in favour of increased government consumer support in terms of complaint bureaux, a product testing centre, and consumer education programs in high school.

-It was found that major consumer concerns are similar across the country. Quebec respondents were more favourable toward increased government consumer aid.

-The third volume is a useful annotated bibliography on research into consumer decision making.

Consumer and Corporate Affairs Canada
Survey of Consumer Satisfaction/Dissatisfaction
Field Work began in April, 1979.

PURPOSE: The national study is designed to follow up the project on consumer choice by Claxton and Ritchie (see page 10).

METHOD: The survey employs a similar question to Professor Ralph Day's study in Indiana (see page 17). Six hundred questionnaires will be dropped off and picked up in each of five regions - the Atlantic provinces, Quebec, Ontario, the Prairies, and British Columbia. Consumers will be asked questions on a wide variety of purchases.

RESULTS: -A report is planned for September publication. A further survey to investigate the areas of high dissatisfaction demonstrated in this study is planned for the future.

Consumer and Corporate Affairs Canada

"An Exploratory Study of the Problems of Rural Consumers"

Field Work began in 1978.

PURPOSE: This is a pilot study, comparing rural and urban consumer problems in Canada.

METHOD: The principal researcher is Dr. John Liefeld of the University of Guelph. Focus groups of about 25 people each in Toronto and Huron Country, Ontario were assembled to discuss the frequency and types of consumer problems, levels of satisfaction, and characteristics of trade areas.

RESULTS: A report on the pilot project should be done during the summer of 1979.

Dannison, Charles

"Adult Learner Attitudes Toward Selected Consumer Education Objectives in Kansas Basic Education Programs"
Ph.D. thesis, Kansas State University, 1976, 128 pp.

PURPOSE: The thesis questions participants in Kansas adult education classes to determine their attitudes toward consumerism.

METHOD: A questionnaire was administered in class to 286 adult learners. More than half were under 25 years of age.

RESULTS:
-Adults generally were positive toward consumer education. Those experienced in financial matters and making buying decisions were most favourably disposed.
-No significant differences in attitude based on sex or employment were found.

Day, George and Brandt, William K.
"Consumer Research and the Evaluation of Information Disclosure Requirements: The Case of Truth-in-Lending"
Journal of Consumer Research, Volume 1, June, 1974, pp. 21-32

PURPOSE: The article reports on consumers' knowledge of interest rates after an extensive public information campaign on the subject.

METHOD: Personal interviews were conducted with 793 Californians, and re-interviews were held with 196 of these people. They were tested on knowledge of minimum and maximum rates for different types of credit, total cost and annual interest rate on a television purchase, and institutions offering the highest interest rates.

RESULTS:
-Consumers underestimate interest rates, but overestimate total financial charges.
-People do not shop for credit. Credit information is incidental to a purchase, becoming important only after an item is bought.

CONCLUSION:
-Truth-in-lending has little effect on credit search and usage behaviour, because credit arrangements usually are left up to the retailer, not the customer. The groups gaining the least from truth-in-lending advertising were the poor and uneducated.
-A follow-up to this study in the Journal of Consumer Affairs (Summer, 1975, pp. 15-31) found the aggregate level of knowledge was stable - as time went on, once-knowledgeable

people became confused about truth-in-lending. The article concludes that truth-in-lending probably encourages people to use cash more often, postpone purchases, or buy cheaper products.

Day, Ralph and Bodur, Muzaffer
"Consumer Response to Dissatisfaction with Services and Intangibles"
Advances in Consumer Research, Volume V, 1978
Proceedings of the Eighth Annual Conference of the Association for Consumer Research, pp. 263-272

PURPOSE: This reports on the second part of Indiana University's investigation into consumer satisfaction/dissatisfaction (see Steven Ash's paper page 6).

METHOD: One hundred and twenty-five households were surveyed using the drop-off, pick-up method. They were asked about their experiences in buying 73 services and intangibles divided into categories of repairs and general services; professional and personal services; finance and insurance; and rentals, public transportation, and utilities.

RESULTS: No action was taken in more than 20% of instances where there was dissatisfaction. In 46.5% of cases, the action taken was private in nature, such as boycotting stores and warning friends.

CONCLUSION: Surveys of this type obtain more complete and more readily-interpretable data about levels of dissatisfacton than can be obtained through records of public complaints.

Friedman, Monroe and Wasserman, Ira

"A Community Survey of Purchase Experiences of Older Consumers"

Proceedings of the 24th Annual Conference

American Council on Consumer Interests, 1978, P. 159

(also in Journal of Consumer Affairs, 12 (Winter, 1978), p. 300)

PURPOSE: The paper studies consumer reaction to the purchase of eyeglasses, funeral service, appliance repair, and nursing care.

METHOD: A telephone survey done in Ann Arbor, Michigan in 1976 contacted 282 senior consumers.

RESULTS:
- -A generally high level of satisfaction was observed.
- -Senior citizens relied on past knowledge and experience in making buying decisions, and were reluctant to seek information elsewhere. Only if there was a deficiency in their own sources did they consult a third party. This proved especially true for people who have lived a long time in a stable community.
- -The paper includes suggestions on how to "reach" the elderly consumer.

Gaedeke, Ralph M.
"Filing and Disposition of Consumer Complaints"
Journal of Consumer Affairs, 6 (Summer, 1972), pp. 45-56

PURPOSE: The study summarizes national data collected from public complaints-handling agencies.

METHOD: Questionnaires were mailed to each state government as well as a voluntary complaints body in each state. Of the 100 forms mailed, 47 were returned with useable responses.

RESULTS: -The major complaint categories were automobiles, home improvements, and appliance repairs. As well, there were many questions about the "grey areas" of marketing - guarantees, warranties, repairs, and service.
-Among those products with significant warranty problems were cars, kitchen and laundry appliances, air conditioning, televisions, siding, and mobile homes.

Godfrey, Lynda J. and Edgecombe, F.H.C.

A Compilation of Consumer Complaints from Selected Canadian Agencies

University of Guelph, 1973

PURPOSE: The study analyzes complaint data from several Canadian sources.

METHOD: Among those agencies studied were Box 99 (Consumer and Corporate Affairs Canada), provincial consumer offices, the Better Business Bureau's Toronto office, Eaton's in Toronto, and Chatelaine magazine, during 1972.

RESULTS:
- There are major differences between the complaints received at Box 99 (mainly price and quality), and complaints to other agencies (usually involving service and repair).
- The study notes that most consumer concerns are resolved at the retail level, so the nature of such problems remains unknown to government agencies.

Granbois, Donald H.
"Shopping Behaviour and Preferences", in
Robert Ferber, editor, Selected Aspects of Consumer Behaviour,
National Science Foundation, 1976, pp. 259-299

PURPOSE: The article includes a section on "Shopping Behaviour of Disadvantaged Consumers".

RESULTS: -A 1968 study of 520 blacks in Philadelphia is described, showing that the poor perceive relative price levels and shop carefully for food. Contrary to most studies, this one found that over 90% of residents shopped outside their immediate area, in order to find lower prices. Other studies quoted, however (100 Mexican-Americans in Denver, 300 Chicanos in East Los Angeles, 350 poor people in St. Louis, 300 families in Rochester, N.Y., and 156 households in New Haven, Connecticut) showed a higher incidence of localized shopping patterns.

-The paper also reviews surveys of durable goods shopping. Overbuying of durables and little comparative shopping for such items distinguish the poor from typical consumers. Low-income whites are more likely to buy through mail order, shop in discount stores, and have credit cards than poor blacks.

Hanna, Janice Gail

"A Consumer Needs Typology: An Exploratory Investigation" Ph.D. thesis, University of Illinois at Urbana-Champaign, 1978, 115 pp.

PURPOSE: The thesis relates three actual shopping experiences to a seven-part hierarchy of needs.

METHOD: The drop-off, pick-up method was used; 149 Calgary women participated. The respondents indicated on a seven-point scale how important each of the consumer needs items were in influencing the choice of a lamp, a winter coat, and a car.

RESULTS:
- The seven needs listed range from physical safety (buying products to avoid harm or pollution) to material security (providing adequate material possession) to material comfort (having a large or luxurious supply of material possessions) to acceptance by others (so as to be associated with a specific group) to recognition from others (so that status is acknowledged) to influence over others (the need to feel one's impact) to the highest need, personal growth.
- In purchasing the three goods, it was found that material security, physical safety, and personal growth are considered most important. Acceptance by others, and influence over others, were considered least important for all three items.

-Young consumers are more influenced by the "acceptance by others" need than any other group.

-No significant differences for ranking of "personal growth" needs were found among age, income, or social class groups.

Hawkins, Calvin

"A Study on the Use of Consumer Education Concepts by High School Graduates"

Journal of Consumer Affairs (Summer, 1977), pp. 122-128

PURPOSE: The survey evaluates whether ex-high school students have benefited from courses in money management, use of credit, and general buying habits.

METHOD: 272 ex-students were surveyed in Kansas two years after they had left school; 146 had taken consumer education classes, and 126 had not. A questionnaire was mailed to them, with extensive follow-ups, resulting in an 81% response rate.

RESULTS: -On only one of the 18 questions was there a difference between the two groups' behaviour. Those who had taken consumer classes were more likely to have a regular savings account.

-Those having taken money management felt budgeting and record-keeping were the most important skills learned; least useful was a study of the stock market.

CONCLUSION: -The consumer education course had little significant effect on the response given or the behaviour of the high school graduates.

-This finding confirms the results of many other studies of student consumer skills - a survey of Indiana, Illinois, and Wisconsin freshmen in 1973, a Kansas school study in 1973, an Ohio school survey in 1973, and a test at the University of Alabama in 1970.

Holloway, Robert J. and Cardozo, Richard
"Consumer Problems and Marketing Patterns in Low-Income Neighborhoods: An Exploratory Study"
University of Minnesota, May, 1969
Division of Research,
Graduate School of Business Administration.

PURPOSE: This paper is divided into two parts. Similar to Hanna's thesis (page 22), the first study relates buying behaviour with Maslow's five-step hierarchy of needs.

METHOD: Fifty-eight housewives were interviewed in St. Paul, Minnesota. They were asked where their families stood in relation to the hierarchy five years ago, today, and in the future.

RESULTS: It was found that consumers did not follow Maslow's theory of satisfying lower level needs before moving to other needs. Instead one concern was constant - safety and security.

PURPOSE: The second section gathers information on the problems of the poor in the Twin Cities.

METHOD: Open discussions were held with six groups.

RESULTS: -The groups' principal needs were more money, less racial discrimination, and better public transportation.

-Some poor people had buying patterns similar to any other group of consumers - the more articulate, confident poor searched for well-known brands. They felt they managed what resources they had well, but did not have enough money.

Koeske, Randi D. and Srivastava, Rajindra K.

"The Services and Handling of Consumer Complaints Among the Elderly"

in Ralph Day, ed., Consumer Satisfaction, Dissatisfaction and Complaining Behaviour, papers from a Marketing Research Symposium, School of Business, Indiana University, April 20-22, 1977, pp. 139-143.

PURPOSE: The study examines the allegation that older consumers are more vulnerable to buying problems, including fraud. Other articles on the same survey are discussed on pages 51 and 68 below.

METHOD: A questionnaire was mailed to a national sample of 1,055 younger (under 65) and 1,794 older (over 65) people. As well, interviews were conducted with representatives of 10 consumer and seniors-aid societies in Pittsburgh. The survey probed for exposure to mail-order, door-to-door, and telephone sales; sources of information used for a major purchase; problems with 34 product/service categories; description of worst buying experiences; and questions on the unfairness of 31 business practices.

RESULTS:
- -Older people reported fewer buying problems. Those they had encountered usually related to health or household maintenance.
- -The elderly experience higher psychological costs resulting from pressure selling.
- -The elderly are less likely to resolve their problems through complaining - they are less assertive and persistent, and their problems,

often involving services and judgements, are more difficult to resolve.

-There is lower sensitivity to unfair business practices among seniors.

CONCLUSION: Current consumer education efforts are likely to be less successful with senior citizens, because they are less assertive and the nature of their consumer problems is less well-known.

Leibhart, Martha

"Financial Management Practices of Nebraska Bankrupts"
Proceedings of the 22nd Annual Conference, 1976
American Council on Consumer Interests, p. 185

PURPOSE: The article compares the money management skills of bankrupt individuals with the competencies of a typical group of consumers.

METHOD: Two groups of men were interviewed in Omaha, Nebraska, during 1973-74 - 60 who had declared personal bankruptcy and 69 "average" consumers.

RESULTS: Those who were bankrupt had less clarity in their personal goals. Their major goals were, first, to keep in good health, followed by "improving family relationships" and "improving home furnishings". They did not mention goals such as "keeping debt down" or "planning for financial security."

Liefeld, John

Product Information Preference of Disadvantaged Consumers
Consumer Research Council, 1976

PURPOSE: The study identifies criteria used by low-income consumers in their shopping.

METHOD: A "disadvantaged" consumer is one who spends 62% or more of total income on necessities. Respondents selected all had annual family incomes below $12,000. A two-phase interview/discussion technique was used. Groups of ten females were assembled, and asked what they took into account when making a particular buying decision (12 criteria maximum). Then each individual ranked these 12 responses in order of preference. There were 184 respondents, all females between the ages 19 and 45, interviewed in Montreal, Rimouski, Toronto, and Hamilton.

RESULTS:
- In regard to food (82 respondents), people were concerned most about price, taste, nutritional value, and freshness, in that order. No differences related to language, income or occupation were noted.
- In buying clothing (80 answers), price, ease of care, style, quality of construction, and comfort were the key criteria. Significant differences were found in the education and urban/rural variables.
- For appliances, the major factors were, first, warranty, followed by price, quality, name of manufacturer, and durability. No significant differences were found among variables.

-Overall, there was little interest expressed in standardized ratings, with one exception, unit pricing. Such measures as food expiry dates, wear ratings on clothes, apparel guarantees, nutrients listed on food labels, and appliance energy ratings were not considered important.

Mandell, Lewis

"Consumer Knowledge and Understanding of Consumer Credit"
Journal of Consumer Affairs, 7 (Summer, 1973) pp. 23-36

PURPOSE: As in the research on truth-in-lending (see Day and Brandt page 15), this project reports on knowledge of interest rates.

METHOD: A telephone survey was conducted among 1,229 families who already had been interviewed about credit use.

RESULTS:
- -Most respondents knew of sources of credit, and could rank roughly the relative interest rates at various financial institutions.
- -About 60% knew approximately the level of mortgage interest rates, especially if they owned a home.
- -36% had no idea what car loan rates were.
- -Even less knowledge about department store rates, or why rates varied among institutions, was observed.
- -Knowledge appeared to increase with income, and stabilized at higher levels. It increased steadily with formal education. Those between the ages of 25 and 44 knew the most, those over 65 the least. Those with small amounts of debt were the most knowledgeable.

Margolius, Sidney

"The Consumer's Real Needs"

Journal of Consumer Affairs, 9 (Winter, 1975), pp. 129-138

PURPOSE: The article urges that consumer education be re-thought.

EVIDENCE: -The author identifies six needs which consumer education does not address:

1. the high cost of food
2. the high cost of medical care
3. high house prices and household operating costs
4. high interest rates and ineffective protection of borrowers
5. serious quality problems in cars, appliances, furniture, and clothing
6. increasing costs of car operation

-Consumer education materials are criticized for being too generalized, and serving business interests more than consumers.

Masse, Claude and Marois, Michelle

Rules of the Game

Faculté de droit, Université de Montréal, 1978

PURPOSE: The book surveys the experiences of both consumer aid agencies and dissatisfied buyers in Quebec.

METHOD: A questionnaire was mailed out to 163 consumer organizations; 88 replied (54%). Among those surveyed were the provincial and federal governments, the Quebec Legal Aid Commission, the Consumers Association of Canada, the Automotive Protection Association, the Cooperative Family Economics Association, and L'Institut pour La Protection du Consommateur (IPIC). As well, personal interviews, one-half hour in length, were arranged with 248 complainants to such offices.

RESULTS: -Indebtedness was the leading problem brought to the attention of the organizations. But auto repairs were considered the most serious difficulty, in terms of frequently-reported disputes where there was a lack of protective legislation.

-The report also includes incidental information on home and car ownership, details consumer reactions to the various agencies, and shows the results of a seven-part test on attitudes toward consumer responsibility, credit, advertising, and the governments' role in the field.

Maupin, Joan Lee

"An Analysis of Consumer Competencies of Twelfth-Grade Students in Selected Georgia Schools"

Ph.D. thesis, University of Georgia, 1978, 146 pp.

PURPOSE: The research tests high school students' knowledge of consumer topics such as financial planning, borrowing, saving, investing, sharing, and buying.

METHOD: The study involved 400 students, 212 female and 188 male. Three test instruments were administered: a money management questionnaire, an analysis of socio-economic status, and the Consumer Cognitive Development test.

RESULTS: -Males and females performed equally.
-Higher scores in the tests were related to higher family income and greater money management experience.

Ministere des Consommateurs, Co-operatives, et Institutions Financieres, Gouvernement du Quebec
"Survey of Consumer Problems in Quebec"
Principal researcher: Jacques Hamel, L'Office de la Protection du Consommateur

PURPOSE: The report will identify the most vulnerable group of consumers in the province, and their principal problems.

METHOD: Interviews were conducted during 1978 with 1,700 to 2,000 Quebecois.

RESULTS: The final report should be available in mid-1979.

Moore, Roy F. and Stephens, Lowndes F.
"Some Communication and Demographic Determinants of Adolescent Consumer Learning"
Journal of Consumer Research, Volume 2 (September, 1975), pp. 80-92

PURPOSE: The article looks at factors influencing adolescents' abilities in accurate pricing, slogan recall, brand specification, and advertising attitude.

METHOD: Questionnaires were administered to 312 Wisconsin students during November 1973. Included in the study were 132 Grade 6 to 8 children, and 180 Grade 9 to 12 pupils, all residents of a small, rural community.

RESULTS:
-Older students were more price and brand knowledgeable, but neither group estimated prices well.
-Older students sought out more information sources before buying (an average of 1.9 sources compared to 1.4 for the younger group).
-High schoolers had a more negative attitude toward advertising.

CONCLUSION: Different learning processes are used by the two age groups.

Morris, Norma I.

"A Survey to Determine Needed Content for a Consumer-Oriented Business Law Course Based on the Perceptions of Houston High School Students from Various Groups"
Ed.D. thesis, University of Houston, 1976.

PURPOSE: -The study polls students to find out what subjects should be included in a business law course.

METHOD: -A questionnaire was given to Houston high school students in economics or civics classes, listing proposed course content items. The students listed them in order of importance for inclusion in a business law course.

RESULTS: -The twelve most important topics, listed in order of preference, were: insurance, wills and trusts, employment, property, credit, the legal system, motor vehicles, contracts, consumer protection, investments and savings, negotiable instruments, and forms of business organization.

-Females displayed more interest in the consumer protection topic.

Moschis, George P. and Churchill, Gilbert A.
"An Analysis of the Young Consumer"
Working Paper 4-77-16, Graduate School of Business
University of Wisconsin, Madison, April, 1977

PURPOSE: The study tests young people's attitudes toward advertising, prices, brands; their knowledge of basic economic terms and consumer legislation; and their ability to discriminate among information choices.

METHOD: Self-administered questionnaires were given to 806 adolescents in Wisconsin, students at junior and senior high schools in lower to middle class neighbourhoods.

RESULTS: -Middle class pupils were better able to manage finances, and possessed greater knowledge of consumer affairs.
-Older students generally were better able to filter puffery from advertising, to manage money, and to seek information sources before making a decision.

CONCLUSION: More consumer education is needed among the lower classes.

Moschis, George P. and Moore, Roy
"An Analysis of the Acquisition of Some Consumer Competencies Among Adolescents"
Journal of Consumer Affairs, 12 (Winter, 1978), p. 277

PURPOSE: Similar to the other study by Moschis and Churchill (page 39), this article reports on consumer skills in Kentucky and North Carolina.

METHOD: Self-administered questionnaires were given to 607 students in senior and junior high schools during the winter of 1975. Respondents were asked about brand names, price accuracy, and questions on legislation and good consumer habits. They also were questioned on their intra-family communications, amount of television viewing, peer relations, social class, and number of consumer courses taken.

RESULTS:
-Older students knew more about consumer skills.
-Males knew more about prices and legislation, while females talked more at home about buying decisions.
-Lower income children were less knowledgeable.
-Adolescents get most of their information from either fellow students or television; parents and schools contribute little to their knowledge of consumer affairs.

National Assessment of Educational Progress
Education Commission of the States
"Consumer Skills Items"
Principal Researcher: Richard Hulsart

PURPOSE: This is a national survey of the consumer skills of 17-year-olds.

METHOD: The survey was conducted during March and April, 1978. The questionnaire includes 175 multiple choice questions on the topics of behaviour, contracts, economics, energy, money management, consumer protection, and purchasing decisions.

RESULTS: The findings should be published by the fall of 1979.

Nelson, Thomas C.

Consumer Problems of the Elderly

Report to the Office of Policy Planning,
Federal Trade Commission
August, 1978

PURPOSE: Because the elderly rarely register consumer complaints, this study examines attitudes of representatives of consumer organizations. The report centres on senior citizens as procurers of goods and services in the market place, much as any other consumer, in order to identify problems which require FTC activity.

METHOD: Lengthy personal interviews were conducted with representatives of 42 agencies for the elderly.

RESULTS:
- The paper reviews recent literature on the characteristics of the elderly market, and summarizes four U.S. studies on the types of complaints seniors voice.
- The paper discusses nine major consumer problem areas, and the associated practices in these trades which are of concern to the elderly. They are: health care, housing, insurance, legal services, funerals, financial transactions, food, utilities, and other.

CONCLUSION: The study includes recommendations on the types of consumer education needed by the elderly.

Newman, Joseph W. and Lockman, Bradley D.

Consumers' Information-Seeking Processes for Fashion Goods: A Literature Review

Bureau of Business Research
Graduate School of Business Administration
University of Michigan, 1972

PURPOSE: This book summarizes previous studies on why and how consumers collect information before or during shopping for clothing.

METHOD: Most previous surveys were personal interviews, using aided or unaided recall techniques.

RESULTS:
- Aside from providing information on the comparative shopping process, the report summarizes the type of information sought - quality, price, style, brand, warranty and other factors.
- Identifies where shoppers go for pre-purchase information, which varies among products.

Ontario, Ministry of Consumer and Commercial Relations

Report on Consumer Education and Information Needs in Northwestern Ontario

July, 1975

PURPOSE: The report reviews recent shopping experiences of northwestern Ontario residents.

METHOD: Personal interviews were conducted in ten towns; 1,000 people were contacted. In addition, 1,500 questionnaires were given to Grade 10 students in the area.

RESULTS:
- -80% of respondents were satisfied with mail order shopping experiences.
- -Over half were annoyed with buying from door-to-door salespeople.
- -Includes comments on the use of warranty and credit information, experience in borrowing money, budgeting habits, knowledge of the provincial consumer affairs department and its legislation, and knowledge of information sources for specific problems.
- -Identifies the needs of many groups - teachers, students, Indians, immigrants, libraries, chambers of commerce, and media.

CONCLUSION: Most consumers know less about their consumer abilities than they think.

Ontario, Ministry of Consumer and Commercial Relations
Pilot Project in Consumer Education
April, 1977
Principal Researcher: Complan Research Associates

PURPOSE: The report studies the impact of a consumer education program in North Bay.

METHOD: As a pre-test, 300 households were interviewed in person on their consumer knowledge, attitudes and behaviour. A simplified, written version of the questionnaire was given to all grade 10 students (1,711) in the city. A great variety of educational and informational programs were sponsored by the Ontario department during February and March, 1977, followed by administration of the original questionnaire to 300 different households.

RESULTS:
-Little difference was observed between responses to the two surveys.
-There was general confidence in the ability of consumers to obtain satisfactory redress from businesses.
-Confusion over the responsibilities of Federal and provincial consumer departments was demonstrated.
-Generally, respondents had little knowledge of provincial consumer protection laws.
-Quality, followed by price, was considered the most important consideration when shopping for cars, furniture, or appliances.
-The major consumer concern of respondents was prices, followed by quality, value for money,

cost of food, and the cost of living.

-94% adults supported consumer education in schools; 78% of students agreed.

-79% of adults supported increased government provision of information to consumers. Newspapers were chosen the best vehicle for communication of consumer messages.

Ontario, Ministry of Consumer and Commercial Relations

Ontario Consumer Issues

August, 1978

Principal Researcher: Complan Research Associates

PURPOSE: The report identifies product and service areas needing improvement, business practices requiring corrective action, and areas where Ontarians need better information.

METHOD: Personal interviews were conducted with 956 adults in Ontario during April, 1978.

RESULTS:
- About two-thirds of consumers did not face a major shopping problem in the previous year. Those that experienced difficulties usually found an acceptable settlement.
- Citizens assign themselves a major responsibility for being well-served as consumers. Nearly half agree that consumers' own carelessness causes most problems.
- The public's main concerns are inflation and unemployment (consumer protection has a lower priority).
- For shoppers, price is the major concern, then quality, then packaging, then advertising.
- Ontario consumers generally are unaware of consumer laws (62% knew none).
- No consumer mentioned government as a complaint-handling centre.
- Teaching consumer education in the schools was seen as the best remedy for consumers.

FOLLOW-UP: This is the first in a series of tracking surveys. The next probably will be conducted in 1980.

Misc pubs
~1979 ES

Ontario, Ministry of Consumer and Commercial Relations

Report on Consumer Outreach '78

January, 1979

PURPOSE: Citing previous work done in Ontario and Quebec, which show that the poor and less well-educated are least likely to seek out consumer information, the Outreach project was designed to acquire data about agencies which serve the needs of disadvantaged consumers.

METHOD: 23 communities in Ontario were studied. Summer students monitored complaints to 183 community service agencies over a three-week period, and interviewed 381 agency staff.

RESULTS:

-About three-quarters of the clients sought information, while 13% had complaints. Most often, contact was by telephone; calls were evenly divided between the sexes.

-Major areas of interest were questions on: business, money, housing, landlord-tenant law, transportation, legislation, product information, and credit.

-Agency staff identified the four most prevalent issues brought to their attention: housing (high prices, lack of rental units); consumer protection (lack of awareness of rights and laws, lack of product information); financial matters (credit, inflation, budgeting); and energy and conservation (insulation, utilities). Food, social services, and the quality of repairs were ranked as less important.

CONCLUSIONS: -The report shows that many agencies aside from the provincial and federal consumer affairs departments handle consumer inquiries.

-There is general agreement between the concerns expressed in this study and those reported in Ontario Consumer Issues 1978 (page 47). One exception is that housing and rental matters were more predominant in the Outreach project.

FOLLOW-UP: A second Consumer Outreach project is underway in the summer of 1979.

Parks, Robin B. and Mitchell, Glen
Community Consumer Education Workshops:
How to Plan and Conduct Them
Virginia Polytechnic Institute & State University
November, 1977, 86 pp.

PURPOSE: This is a manual intended to help community leaders plan and conduct consumer education workshops.

RESULTS:
-It describes possible workshop topics.
-Five methods to ascertain consumer needs are described: the Delphi method; modified brainstorming; consumer sounding boards (including a standard series of questions to ask); surveys; and combinations of these methods.
-The report focuses on organizing workshops for four groups: the poor, elderly, blacks, and handicapped.
-Includes a sample consumer awareness survey form, dealing with knowledge of Virginia laws, major concerns, and topics desired in consumer education workshops.

Perloff, Robert and McCaskey, Patrick
"Non-monetary Costs Associated with Consumer Fraud and Dissatisfaction of the Elderly"
Proceedings of the 24th Annual Conference
American Council on Consumer Interests, 1978, p. 136

PURPOSE: The study compares the buying experiences of the elderly with a group of representative consumers. It reports on the same survey as Koeske and Srivastava (page 27).

METHOD: A "two-wave" questionnaire was sent to about 1,800 people over 65, and 1,000 people under 65. The first series, sent in early 1977, asked questions about experience with various transaction types (door-to-door, retail), information used in making purchasing decisions, problems experienced with 34 goods and services, and descriptions of worst buying experiences. The second series, sent later in the year, probed for satisfying shopping experiences.

RESULTS: Older consumers have a low level of consumer awareness, have little idea of how to complain, and suffer high non-monetary costs in trying to get satisfaction from merchandisers.

Sawaia, Josephine

"Perception of Consumer-Economic Problems of Graduates in Arizona High Schools Who Were Unmarried Four Years After Graduation"

Ph.D. thesis, Michigan State University, 1978, 110 pp.

PURPOSE: The thesis records the economic problems high school graduates encountered after leaving school.

RESULTS:
- -Respondents noted few economic problems while in school.
- -Few problems were noted up to four years after graduation, either. Among those mentioned were: borrowing money, buying a vehicle, buying on installments, and deciding whether to buy on credit or pay cash.
- -For all graduates, the most important economic decisions to make are, in order of priority: finding a job; deciding whether to seek further education; and making money last between paydays.

Sentry Insurance

Consumerism at the Crossroads

Summarized by Stephen A. Greyser,

American Attitudes Toward Consumerism

Marketing Science Institute, October, 1977

PURPOSE: This one of a series in Sentry's studies of public issues.

METHOD: An opinion poll was conducted by Louis Harris and Associates during July, 1976. Over 2,000 personal interviews were conducted, each about 80 minutes long. Six groups of leaders in the consumer affairs movement, government, and business also were interviewed during January and February, 1977.

RESULTS:
- -The report includes data on which industries are doing a poor job of serving consumers, changes in marketplace conditions in the last 10 years, the impact of the consumer movement, methods thought effective in eliminating poor business practices, and degrees of support for specific proposals.
- -92% support consumer education as a compulsory high school subject.
- -The report emphasizes that consumers are critical of themselves; over two-thirds feel that enough consumer information is available, but that it is not used.

Siewert, Carol Hope

"Consumer Educator Competencies: Identification and Validation"

Ph.D. thesis, University of Wisconsin - Madison, 1978, 412 pp.

PURPOSE: This thesis embodies a survey of consumer educators, done to establish which skills are necessary to impart in consumer education courses.

METHOD: A questionnaire was mailed to educators, asking them to rank 128 skills on a five-point scale of importance. 691 replies (a 53% response) were received.

RESULTS: -There was little agreement on the appropriate level of formal education at which to introduce consumer education.

-Thirteen main clusters of competencies are identified in the thesis. The highest-ranked goal of consumer topics teaching was "to enable students to develop values and standards of choicemaking".

Stampfl, Ronald W.
"The Consumer Life Cycle"
Journal of Consumer Affairs, 12 (Winter, 1978)

PURPOSE: The author describes the typical purchases made, marketplace skills required, and problems encountered by people at different stages of the life cycle.

ARGUMENT: -The central question of consumer education policy is "what needs to be known?" Consumer education research should not only study consumer needs at one point in time but acknowledge that needs differ in separate stages of the family life cycle.

-The stages of the consumer life cycle proposed are childhood; adolescence (puberty to age of majority); early singlehood; mature singlehood; newly married couples; family with all children under six years; family with children all older than six; older married couples with children; single parenthood; older working married couple without children; older, retired couple without children; older working single person; retired single person.

-The author identifies the knowledge, skills, resources, purchases, and problems of each stage.

CONCLUSION: Consumer education should follow the pattern of a life cycle.

Stanley, Thomas O.

"Developing the Test of Consumer Competencies"

Business Education Forum, February, 1977, pp. 34-35.

PURPOSE: The article describes the results of the test of consumer competencies.

METHOD: The test was administered to 8,031 Illinois public school students in grades eight to 12. Of this number, 7,683 usable results (96%) were returned, 1,757 from students of consumer education, and 5,926 from students who had not taken the subject.

RESULT: Those having attended consumer education classes scored significantly higher in the test, averaging eight points higher in all grades.

Thorelli, Engledow, and Becker
The Information Seekers
Ballinger Publishing, 1975

PURPOSE: The book profiles American and German readers of Consumer Reports-style magazines, comparing these informed consumers to the average person.

METHOD: A questionnaire was mailed to 1,030 Consumer Reports subscribers across the United States; 630 (61%) answered. As well, personal interviews were conducted with 100 subscribers and 200 "average" shoppers, in Indianapolis.

RESULTS:
-The informed consumer group naturally was more favourably disposed to gathering more pre-purchase information and was less likely to seek help from outside sources.
-But Consumer Reports readers also were less satisfied in general with their purchases.
-The book also reviews surveys of consumer magazine subscribers in Norway, Belgium, Canada, Germany, Denmark, France, Sweden, Britain, and the Netherlands.

Towle, Jeffrey, and Martin, Claude Jr.
"The Elderly Consumer: One Segment or Many?"
Advances in Consumer Research, Volume III
Proceedings of the Sixth Annual Conference of the
Association for Consumer Research, 1976, p. 463

PURPOSE: The study isolates sub-groups within the over-65 market.

METHOD: A sample of 209 senior citizens was tested for 13 demographic, 20 psychographic, and 10 buyer-style characteristics.

RESULTS: Six sub-groups were identified. The largest segment was the conspicuous consumer, followed by the saver-planner, the economy shopper, the "laggard", the information seeker, and the brand loyalist.

Turner, Josephine

"Development and Validation of a Simulated Market to Test Children for Selected Consumer Skills"

Proceedings of the 23rd Annual Conference

American Council on Consumer Interests, 1977, p. 88

PURPOSE: The article suggests a method for determining the consumer competencies of children.

METHOD: Two simulated stores were constructed, one as a test, the other as a retest. Sixty-two children, 30 four-year-olds and 32 nine-year-olds, were given three tests: how to compare value, quality, and the price-quality relation. The markets were set up in the children's homes; an interview followed the experiment.

RESULTS:
-Competency varies directly with age, home responsibilities, and money experience.
-The relation between time spent deciding on a purchase and competency is less direct; either too short or too long a consideration resulted in generally poorer selections.

Waddell, Fred

"Consumer Research and Programs for the Elderly: The Forgotten Dimension"

Journal of Consumer Affairs, 9 (1975).

PURPOSE: The article reviews three surveys of senior consumers done in the 1970's by the National Retired Teachers Association/American Association of Retired Persons (NRTA/AARP).

METHOD: One survey questioned 88 Attorneys General on the nature of consumer complaints received from older persons.

RESULTS: Home repair schemes were the most common complaint, followed by deceptive sales practices and hearing aid problems.

METHOD: 92 commissions on aging were surveyed to determine what consumer programs they offered.

METHOD: 287 questionnaires were sent to attendees of national seniors' conferences. The topic was "How do the elderly cope with inflation?"

RESULTS:
-The major problems identified were food, medical fees, utilities, and drugs.
-As well, the NRTA/AARP collects its own complaint data - 1,344 problems were reported in 1973.
-The major concerns were: mail order sales, automobiles, appliances, and housing.

-The major associated difficulties were: failure to provide good or service, repair, and quality of products.

CONCLUSION: The summary of the article is a list of the most important topics identified in consumer research. In no particular order, they are: savings and investments; medical costs; food; sources of assistance and how to complain; wise buymanship; housing; fraud and deceptive sales practices; and money management.

Wall, Marjorie; Dickey, Lois E.; and Talarzyk, Wayne
"Predicting and Profiling Consumer Satisfaction and Propensity to Complain", in Ralph Day, ed., Consumer Satisfaction, Dissatisfaction and Complaining Behaviour, papers from a Marketing Research Symposium, School of Business, Indiana University
April 20-22, 1977, pp. 91-101

PURPOSE: The study was undertaken to determine how consumer satisfaction with women's apparel was related to demographic characteristics, opinions, and knowledge of textiles.

METHOD: A mailed questionnaire, with telephone follow-up, was sent to 891 women over 18 years of age living in Columbus, Ohio in 1974. The response rate was 61% (543 replies). The questionnaire included 168 statements on activities, interests and opinions; ratings of satisfaction for several clothing items; and a 20-item multiple-choice test on the selection and care of textiles.

RESULTS:
-It was found that high knowledge of textiles did not result in higher degrees of satisfaction. But the more knowledgeable group was more likely to complain when problems arose.
-Lower social class consumers typically were more satisfied with their clothing than upper class consumers. The two lowest income categories recorded the highest satisfaction, and were least likely to complain.
-Older consumers were more satisfied with clothing performance.

-Those sources perceived as most informative about textile performance were, in order: labels on clothes, advertisements, relatives or friends, and television shows about clothing or sewing.
-Consumer complaint activity is influenced more by personal characteristics than by incidence of actual problems.

CONCLUSION: Consumer educators must realize it is not enough to inform people of their rights and responsibilities; they must help consumers overcome fears of taking action.

Warland, Rex, Herrmann, Robert, and Willits, Jane
"Dissatisfied Consumers: Who Gets Upset and Who Takes Action"
Journal of Consumer Affairs, 9 (Winter, 1975), pp. 148-163

PURPOSE: The study focuses on consumers who faced problems but took no action to resolve them.

METHOD: A telephone interview was conducted for a national sample of 1,215. 65% did not report problems; 24% had problems and took action; 11% had problems and did not act. The study centres on this latter group, because they could be considered as the prime candidates for consumer education.

RESULTS: -The non-complainers are upset at the marketing system in general, but lack the resources and knowledge to complain effectively.
-Of the three groups, this is the poorest, most financially pressed, and least-educated. The non-complainers exhibit low social and political involvement, and probably do not harbour the same complaints as those which are expressed.

Wikstrom, Solveig

"Information about Consumer Problems by the Policy-Delphi Procedure"

Advances in Consumer Research, Volume V

Proceedings of the Eighth Annual Conference of the Association for Consumer Research, 1978, p. 596.

PURPOSE: The article suggests a new method, attempted in Sweden, for finding out consumer problems and their implications.

METHOD: The Delphi method gathers a panel of informed people, who answer written questionnaires, and then meet to discuss the group responses. The individuals then go back and clarify statements. It is reputed to generate useful judgements about situations where hard data are difficult to obtain. The questionnaires were distributed in the spring of 1976; a telephone round was held in early 1977.

RESULTS:
- -The panel estimated there were problems in about 15% - 35% of consumer purchases.
- -About 60 suggestions were considered for policy actions to improve the consumer situation.

Worthington, Boyd G.

"An Assessment of the Personal and Consumer Finance Literacy Among Undergraduate Students at Brigham Young University" Business Education Forum, February, 1977, p. 33.

PURPOSE: The article reports on a test of the financial competency of young adults.

METHOD: The Oregon Personal Finance Test was completed by all 413 Brigham Young undergraduates in 1974. Minimum competency levels were established by professors of finance at the University.

RESULTS:
- -The mean result was 58.14 out of a possible 75, just below the competency level set at 60.25.
- -The students knew least about money management, knowledge of rights and responsibilities, and credit. Better scores were recorded on tests about employment and income, and the purchase of goods and services.
- -Freshmen scored lowest on the test.
- -Students taking courses in personal and consumer finance scored above the rest.
- -The 12 specific questions which students did not understand well involved: using credit, sources of credit, costs of credit, credit laws, solving credit problems, deceptive business practices, sources of consumer assistance, consumer legislation, financial planning, investments, insurance, and legal documents.

Wortzel, Lawrence H.

The Young Adult Consumer: An Introduction and Overview

Marketing Science Institute, Working paper 77-118.

December, 1977

PURPOSE: Similar to Stampfl's work on the consumer life cycle (page 55), this paper divides the young adult market into nine sub-groups, showing how each has different needs.

METHOD: The nine segments identified are: single at home, single away from home, cohabitation temporarily, cohabitation permanently, and five "married" categories - no children and no plans to have any; no children, but plans; children with both parents working; children with wife at home permanently; and children with wife at home temporarily.

RESULTS: The paper shows that the under-30 market is by no means homogeneous. Single people, for example, are more concerned about durable goods, and have an earlier exposure to marketing tactics if they leave home. The early marriage period exposes young people to complex decision-making, and is likely the heaviest purchasing period in life.

Zaltman, Gerald, Srivastava, Rajendra, and Deshpande, Rohit
"Perceptions of Unfair Marketing Practices: Consumerism Implications"
Advances in Consumer Research, Volume V
Proceedings of the Eighth Annual Conference of the Association for ConsumerResearch, 1978, p. 247.

PURPOSE: The hypothesis tested is that the more people know about the existence of deceptive selling practices, the more they will complain when such practices are encountered. The paper reports on the same survey as the articles on pages 27 and 51.

METHOD: Four thousand questionnaires were mailed out in the U.S.; 2,849 useable responses (71%) were obtained. 62.2% of this number came from elderly people.

RESULTS:
-The authors show that propensity to complain and awareness of deception both decline with advancing age.
-The report recommends that consumer educators develop programs to raise the level of awareness of unfair trade practices and complaint techniques, and that the elderly should increase their social involvement.

FOLLOW-UP This is the first in a three-part study. Subsequent surveys will obtain more responses from non-elderly people.

3. Work in Progress

As the bibliography shows, the assessment of consumer needs is not a fully explored field of research. While most projects in needs assessment of U.S. consumers are conducted by universities, most work in Canada is done in conjunction with government programs. Several projects are underway in Canada to improve educators' knowledge of needs, competencies, and difficulties in the marketplace.

The most extensive survey is the satisfaction/dissatisfaction study being undertaken by Consumer and Corporate Affairs Canada (see page 12 above). A similar study is being done in Edmonton by Dr. R. Chaganti of the Faculty of Business Administration of the University of Alberta. About 300 households are being sampled in a drop-off, pick-up survey of experiences in buying 36 goods and services.

Alberta Consumer and Corporate Affairs is involved in three consumer surveys. The first, conducted during 1978, was a province-wide study of consumer problems. Over 950 personal interviews were conducted to determine the extent of unsatisfactory purchasing experiences, resolutions attempted, and knowledge of consumer assistance offices. The department also is planning an assessment of skills in and attitudes toward money management among the 13 to 18-year-old age group, to be completed during the summer of 1979. As well, the Alberta Council on Aging, in co-operation with the department, is surveying 1,300 senior citizens in the province to determine their most pressing concerns as consumers.

4.Conclusion

Three observations can be made about the studies listed herein. First, needs assessment is one of the most neglected topics in the burgeoning field of consumer behaviour research. Second, those projects undertaken have focussed primarily on three groups - the young, the old, and the poor. Relating these isolated studies to the concept of a consumer life cycle, as in Stampfl's article (page 55 above), seems a most useful conceptual framework.

Third, the studies show that consumers in general are not aware of their information needs. Until problems arise, most people are confident in their abilities to make good purchasing decisions or, if necessary, to obtain redress for their grievances. In fact, however, consumers are largely ignorant of the laws which protect them, terms used in the marketplace, and sources of information and aid.

In order that consumer educators best match programs with individual needs, they must determine what consumers need to know and how best to reach consumers with relevant information. The studies listed in this paper represent recent efforts to fulfil the first requisite.

5. Index

For ease of reference, the 56 papers have been grouped according to the types of consumers surveyed. The index shows the page numbers for each study.

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